

Table I.B.3.b(2005) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	90.2%	50.8%	74.8%	88.9%	95.5%	99.6%	68.7%	97.7%
Industry group **								
Agric., fish., forest.	61.9%	27.9%	60.7%	90.8%	52.9%	100.0%	58.4%	65.5%
Mining and manufacturing	96.8%	58.4%	80.2%	94.8%	99.5%	100.0%	79.9%	99.6%
Construction	77.7%	44.7%	74.6%	87.1%	90.9%	100.0%	64.1%	94.3%
Utilities and transp.	93.6%	44.0%	79.6%	89.2%	95.9%	99.5%	71.1%	98.7%
Wholesale trade	93.6%	65.5%	84.1%	95.5%	100.0%	100.0%	81.1%	99.6%
Fin. svcs. and real estate	95.6%	56.3%	91.2%	96.1%	99.2%	99.8%	73.9%	99.6%
Retail trade	89.4%	42.5%	73.3%	88.3%	98.1%	99.5%	64.1%	98.2%
Professional services	93.7%	62.6%	84.5%	94.7%	98.2%	99.6%	77.2%	98.8%
Other services	82.9%	42.0%	58.5%	75.5%	90.6%	99.1%	56.9%	94.5%
Ownership								
For profit, incorporated	91.7%	54.5%	75.9%	88.9%	97.3%	99.8%	71.6%	98.4%
For profit, unincorporated	76.6%	40.1%	64.5%	81.8%	82.9%	98.7%	52.6%	92.0%
Nonprofit	96.2%	63.8%	86.4%	96.0%	98.1%	99.2%	83.7%	98.6%
Age of firm								
Less than 5 years	58.6%	38.0%	59.2%	66.7%	74.9%	98.8%	48.1%	77.6%
5-9 years	68.6%	46.0%	65.0%	76.6%	83.4%	99.4%	57.3%	87.1%
10-19 years	80.1%	50.3%	74.0%	84.3%	96.6%	98.6%	66.9%	93.8%
20 or more years	93.5%	58.5%	81.0%	94.4%	97.5%	99.7%	77.6%	98.6%
Unknown	99.3%	0.7% *	30.5% *	77.8%	99.0%	99.6%	46.0%	99.5%
Multi/single status								
2 or more locations	99.0%	73.3%	81.8%	93.8%	98.8%	99.6%	89.1%	99.3%
1 location only	75.8%	50.6%	74.3%	87.4%	90.7%	98.4%	67.3%	90.9%
Percent full-time employees								
Less than 25%	69.1%	29.7%	33.3%	75.1%	63.8%	98.9%	47.5%	80.1%
25-49 %	80.7%	33.3%	56.5%	73.5%	92.2%	98.7%	52.9%	93.0%
50-74 %	84.8%	40.2%	59.0%	78.3%	98.0%	100.0%	54.0%	97.9%
75% or more	91.6%	53.9%	78.7%	91.1%	95.8%	99.6%	72.1%	98.1%
Union presence								
No union employees	88.0%	51.3%	74.4%	88.9%	96.7%	99.6%	68.6%	97.5%
Has union employees	98.1%	60.9%	89.8%	95.8%	96.3%	100.0%	82.3%	99.4%
Unknown	92.7%	21.8%	47.7%	67.5%	63.9%	99.2%	45.4%	96.0%
Percent low wage employees								
50% or more low wage	79.2%	27.9%	48.3%	72.6%	82.2%	99.2%	47.0%	92.2%
Less than 50% low wage	93.1%	57.0%	82.8%	94.0%	98.7%	99.7%	75.1%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b(2005) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.64%	1.75%	1.10%	1.11%	0.17%	0.56%	0.42%
Industry group **								
Agric., fish., forest.	6.19%	2.83%	9.68%	12.86%	15.10%	10.54%	6.27%	11.23%
Mining and manufacturing	0.31%	2.99%	2.92%	1.43%	0.19%	0.03%	2.29%	0.16%
Construction	2.01%	1.43%	3.62%	2.74%	3.93%	0.00%	1.62%	1.88%
Utilities and transp.	0.60%	3.48%	6.03%	5.50%	5.07%	0.60%	4.13%	0.48%
Wholesale trade	0.41%	2.40%	3.80%	1.33%	0.00%	0.01%	1.13%	0.40%
Fin. svcs. and real estate	0.40%	1.85%	2.84%	1.47%	0.49%	0.09%	2.04%	0.17%
Retail trade	0.46%	1.91%	2.73%	3.17%	0.55%	0.22%	1.27%	0.52%
Professional services	0.38%	0.69%	0.86%	0.93%	0.64%	0.44%	0.38%	0.35%
Other services	1.05%	1.48%	2.87%	3.49%	4.00%	0.55%	0.64%	1.40%
Ownership								
For profit, incorporated	0.29%	0.99%	1.67%	1.19%	0.49%	0.06%	0.91%	0.20%
For profit, unincorporated	1.50%	1.72%	2.90%	3.42%	6.04%	0.90%	1.82%	2.72%
Nonprofit	0.49%	3.19%	3.24%	2.10%	0.89%	0.72%	2.20%	0.56%
Age of firm								
Less than 5 years	3.69%	1.70%	4.42%	8.74%	9.75%	0.59%	2.55%	7.31%
5-9 years	1.54%	1.95%	2.97%	2.40%	6.14%	0.91%	1.02%	4.32%
10-19 years	1.32%	1.41%	2.63%	2.87%	1.14%	0.87%	1.03%	1.63%
20 or more years	0.25%	1.13%	1.26%	0.83%	0.61%	0.22%	0.66%	0.29%
Unknown	0.22%	10.47%*	9.62%*	10.64%	0.50%	0.18%	11.88%	0.18%
Multi/single status								
2 or more locations	0.15%	4.75%	3.30%	1.10%	0.26%	0.18%	1.15%	0.14%
1 location only	0.82%	0.64%	1.68%	1.35%	2.60%	1.05%	0.55%	1.88%
Percent full-time employees								
Less than 25%	4.81%	4.38%	6.67%	6.14%	10.48%	0.58%	3.82%	6.84%
25-49 %	1.63%	1.39%	3.45%	5.30%	2.12%	0.79%	2.01%	1.81%
50-74 %	0.68%	2.15%	3.17%	4.09%	0.97%	0.02%	1.68%	0.74%
75% or more	0.38%	0.82%	1.73%	1.21%	1.01%	0.20%	0.60%	0.37%
Union presence								
No union employees	0.42%	0.65%	1.76%	1.06%	0.83%	0.16%	0.64%	0.46%
Has union employees	0.34%	1.69%	5.76%	2.89%	1.86%	0.01%	2.66%	0.34%
Unknown	1.60%	3.72%	11.15%	6.96%	10.85%	0.63%	5.32%	1.55%
Percent low wage employees								
50% or more low wage	1.34%	0.60%	2.66%	3.53%	4.42%	0.49%	1.81%	1.69%
Less than 50% low wage	0.31%	0.76%	1.41%	0.77%	0.31%	0.12%	0.65%	0.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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